



FEMA

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DISASTER NEWS

WARRICK COUNTY DESIGNATED FOR INDIVIDUAL ASSISTANCE

Toll-free Application Number for Disaster Assistance Available

INDIANAPOLIS — Disaster assistance for Warrick County has been made available to help homeowners, renters and business owners recover from the effects of the severe storms and flooding that occurred Sept. 12 - 14, disaster recovery officials from the Federal Emergency Management Agency (FEMA) and the Indiana Department of Homeland Security (IDHS) announced today.

FEMA Federal Coordinating Officer Larry Sommers said the assistance was approved based on a review of damage data gathered by federal and state disaster recovery officials. The county was added for the aid under the major disaster declaration issued by President Bush on October 6 designating Lake and Vanderburgh counties eligible for Individual Assistance.

“We remain committed to delivering assistance wherever it’s needed and to making sure that every qualified individual and family receives the help they are eligible for to get back on the road to recovery,” Sommers said. “Those who suffered loss should call right away because the last day to apply is Tuesday, Dec. 5.”

Sommers and Eric Dietz, IDHS executive director and state coordinating officer, urge those affected by the disaster to apply for assistance immediately by calling toll-free **1-800-621-FEMA (3362)**, from 8 a.m. to 6 p.m. (local time) seven days a week until further notice. Those with a speech or hearing impairment may call **TTY 1-800-462-7585**. Multilingual operators are available to answer calls, and disaster victims may also apply online at www.fema.gov.

“Residents should apply even if they have previously registered with the American Red Cross, Salvation Army and any other voluntary agency or if they have reported damage to county or local officials,” Dietz said. “The only way to apply for federal and state assistance programs is by contacting FEMA at the toll-free number or online.”

Disaster assistance may include grants to help pay for temporary housing, home repairs and other serious disaster-related expenses. Low-interest disaster loans from the U.S. Small Business Administration (SBA) also will be available to cover residential and business losses not fully compensated by insurance.

When calling to apply or registering online have the following information available:

- **Your legal name. (Do not use a nickname or abbreviation);**
- Your current phone number;
- Your address at the time of the disaster and the address where you are now staying;
- Your Social Security number;
- A general list of damages and losses you suffered;
- If insured, the name of your insurance company or agent and your policy number;
- General financial information; and
- Bank account coding if you wish to receive your assistance through direct deposit.

FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered by your insurance. You should first contact your insurance agent; then, call FEMA to apply. Some disaster aid does not have to be paid back, while other forms of help may come as loans. A FEMA representative will explain the details when you call.

The SBA offers disaster loans up to \$200,000 to repair disaster-damaged primary residences. Homeowners and renters are eligible for up to \$40,000 to replace damaged personal property such as furniture and clothing. Loans to businesses of all sizes and nonprofit organizations up to \$1.5 million are available to repair or replace damaged real estate, machinery and equipment, supplies, and inventory. For information on SBA low-interest loans, residents and businesses in the eligible counties should call **1-800-659-2955 or 1-800-877-8339 for the hearing-impaired.**

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must complete and return them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

FEMA manages federal response and recovery efforts following any national incident, initiates mitigation activities and manages the National Flood Insurance Program. FEMA works closely with state and local emergency managers, law enforcement personnel, firefighters and other first responders. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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Editors: For more information on Indiana disaster recovery, visit www.fema.gov or <http://www.in.gov/dhs>.

DISASTER ASSISTANCE PROGRAM INFORMATION

When disaster strikes, FEMA administers a number of disaster assistance programs and coordinates the efforts of many other federal agencies that provide services to help people through the recovery process. The types of assistance that are available include:

Federal Emergency Management Agency Programs

INDIVIDUALS and HOUSEHOLDS PROGRAM: Housing assistance to individuals and families whose permanent homes were damaged or destroyed by high winds, heavy rainfall, flooding and flash flooding. Types of aid include grants for: temporary rental housing; essential repairs needed to make a residence safe, sanitary and functional; and, to meet serious disaster-related needs and expenses not covered by insurance or other programs, such as medical, dental, funeral, personal property, transportation and other FEMA-approved expenses. The State also covers a portion of the funding for certain types of assistance.

FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered by your insurance. You should first contact your insurance agent; then, call FEMA to apply. Some disaster aid does not have to be paid back, while other forms of help may come as loans. A FEMA representative will explain the details when you call.

DISASTER UNEMPLOYMENT ASSISTANCE: Weekly benefits to those individuals out of work due to the disaster, including self-employed persons, farm owners and others not usually covered under regular unemployment insurance. This program is administered by the State and the funding is provided by FEMA.

U.S. Small Business Administration Programs

HOME/PERSONAL PROPERTY DISASTER LOANS: Disaster loans to homeowners and renters for restoring or replacing underinsured or uninsured disaster-damaged real and personal property. (Available in declared counties.)

BUSINESS DISASTER LOANS: Disaster loans to repair or replace destroyed or damaged business facilities, inventory, machinery, equipment, etc. not covered by insurance. (Available to large and small businesses in declared counties.) Loans also may be available only to small businesses for working capital to assist them during the disaster recovery period. (Available in declared and contiguous counties.)

The SBA offers disaster loans up to \$200,000 to repair disaster-damaged primary residences. Homeowners and renters are eligible for up to \$40,000 to replace damaged personal property such as furniture and clothing. Loans to businesses of all sizes and nonprofit organizations up to \$1.5 million are available to repair or replace damaged real estate, machinery and equipment, supplies, and inventory. For information on SBA low-interest loans, residents and businesses in the eligible counties should call **1-800-659-2955 or 1-800-877-8339 for the hearing-impaired.**

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